3622

PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)
	)
Ganesan, et al.	)
	)
Serial No. **09/208,998**	) Examiner: **J. Myhre**
	)
Filed: **December 11, 1998**	)
	) Art Unit: **3622**
For: TECHNIQUE FOR CONDUCTING SECURE	)
TRANSACTIONS OVER A NETWORK	)

SUBSTITUTE POWER OF ATTORNEY
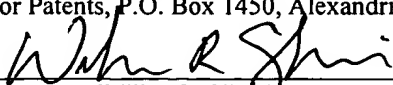## AND CHANGE OF CORRESPONDENCE ADDRESS

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The assignee of record hereby **REVOKES** any and all powers of attorney previously

given in the above-identified patent application, as evidenced by the attached power of attorney

executed by the assignee, and hereby **APPOINTS** the practitioners associated with **Customer**

No. 29052, which currently include:

Peter G. Pappas – Reg. No. 33,205; Daniel J. Warren – Reg. No. 34,272; William L.
Warren – Reg. No. 36,714; Malvern U. Griffin III – Reg. No. 38,899; Kevin W. King –
Reg. No. 42,737; John D. Hamann - Reg. No. 45,527; Mark E. Henderson - Reg. No.
51,144; William R. Silverio - Reg. No. 45,383; Russell A. Korn - Reg. No. 54,236;
Elizabeth Cary Miller - Reg. No. 54,708; Kathryn H. Wade - Reg. No. 54,682; Michael I.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an
envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on July _20_, 2005.

William R. Silverio

AO 1345918.1

Krause – Reg. No. 53,157; Ralph E. Gaskins, Jr. – Reg. 50,136; Hoang M. Vo - Reg. No. 47,158; William F. Long - Reg. No. 51,967; Robert J. Walters - Reg. No. 40,862; Christina Ondrick - Reg. No. 46,198

to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.
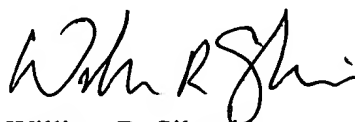
It is requested that future Patent and Trademark Office correspondence in this case be directed to:

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Customer No.: **29052**

Further, please change the attorney docketing number for this case to **23952-0075**.
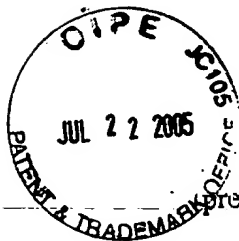
Respectfully submitted,

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Attorney Docket No.: **23952-0075**

AO 1345918.1

The undersigned assignee of record hereby **REVOKES** any and all powers of attorney previously given in the patent applications listed in the table provided below, and hereby **APPOINTS** the practitioners associated with **Customer No. 29052**, which currently include:

Peter G. Pappas – Reg. No. 33,205; Daniel J. Warren – Reg. No. 34,272; William L. Warren – Reg. No. 36,714; Malvern U. Griffin III – Reg. No. 38,899; Kevin W. King – Reg. No. 42,737; John D. Hamann - Reg. No. 45,527; Mark E. Henderson - Reg. No. 51,144; William R. Silverio - Reg. No. 45,383; Russell A. Korn - Reg. No. 54,236; Elizabeth Cary Miller - Reg. No. 54,708; Kathryn H. Wade - Reg. No. 54,682; Michael I. Krause – Reg. No. 53,157; Ralph E. Gaskins, Jr. – Reg. 50,136; Hoang M. Vo - Reg. No. 47,158; William F. Long - Reg. No. 51,967; Robert J. Walters - Reg. No. 40,862; Christina Ondrick - Reg. No. 46,198

to prosecute these applications and transact all business in the Patent and Trademark Office connected therewith.

Serial No.	Title
08/994,363	Electronic Payment Using Account Ranging to Determine the Appropriate One of Multiple Payment Remittance Centers of a Single Payee
09/208,998	Technique for Conducting Secure Transactions Over a Network
09/298,889	Electronic Bill Presentment and/or Payment Clearinghouse
09/749,595	Electronic Payment Risk Processing
10/372,646	Distribution of Dividends in Multi-Style Client Investment Managed Accounts
10/372,647	Drift Determination in Multi-Style Managed Client Investment Account
10/372,648	Wash Sale Violation Avoidance in Transacting Multi-Style Managed Client Investment Accounts
10/372,649	Dynamic Overlay Model for Managing Multiple Multi-Style Managed Client Investment Accounts
10/372,650	Accurate Style Performance Reporting for Multi-Style Managed Client Investment Accounts
10/372,651	Swapping Securities in Multi-Style Managed Client Investment Managed Accounts
10/372,652	Monitoring Drift of Cash and/or Securities in Multi-Style Managed Client Investment Accounts Using Thresholds and Rules
10/372,673	Master Overlay Manager Portfolio Management System and Money Manager Portfolio Management System Interfacing
10/372,705	Coordinated Rebalancing by Money Manager Portfolio Management Systems and a Master overlay Manager Portfolio Management System

10/372,706	Automatic Adjustment of Cash Balances Within Multi-Style Managed Client Investment Accounts
10/372,708	Generation of Cash Balances for Multi-Style Managed Client Investment Accounts
10/372,709	Distribution of Cash Deposits and Withdrawals in Multi-Style Managed Client Investment Accounts
10/372,715	Netting Transactions in Multi-Style Managed Client Investment Accounts
10/372,724	Multi-Style Client Investment Managed Accounts With Transaction Tagging
10/372,725	Moving Funds Within Multi-Style Managed Client Investment Accounts
10/372,726	Tax Efficient Trading of Multi-Style Managed Client Investment Accounts
10/465,822	Point of Sale Payment Technique with Purchaser Selectable Funding Accounts
10/608,415	Technique for Information Flow to Payees
10/631,963	Technique for Selection of a Financial Institution at Which to Maintain an Operating Account
10/631,964	Payment Processing with Selection of a Risk Reduction Technique
10/631,969	Debit-Credit Combination Selection
10/631,970	Payment Processing with Selection of a Risk Reduction Technique
10/631,971	Payment Processing with Payee Risk Management
10/631,972	Payment Processing with Selection of an Electronic Debiting Option
10/631,973	Payment Processing with Selection of Processing Parameter
10/631,974	Multiple Distributed Operating Accounts
10/757,548	Journaling New Multi-Style Account Entries
10/757,709	Money Manager-Based Style Performance Tracking
10/757,726	Performance Determination for a Multi-Style Account transacted Under Multiple Overlay Models
10/757,727	Tracking of an Entity Directing a Transaction in a Multi-Style Account
10/757,728	Tracking Changes in Styles or Style Allocation in a Multi-Style Account
10/989,608	Single-Security Rebalancing

Laura E. Binion   Date: 7/20/05

Laura E. Binion
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